AUG 27 1985 B3700-3-UA

FIRST CHICAGO
The First National Bank of Chicago

DIVERSIFIED FINANCE COMPANY RATIOS

Statement Date		12-31 1980	12-31 1981	12-31 1982	12-31 1983	12-31 1984		
% Cash to Total Non-Subordinated Debt	1	2.83	2.75	1.78	1.51	1.71		
Ratio—Total Non-Subordinated Debt to Working Capital	2	4.81	5.23	5.19	5.74	5.89		
Ratio—Total Debt to Tangible Net Worth	3	6.23	6.30	6.10	6.48	6.83		
% Retail Automobile to Total Receivables	4	18.33	18.17	13.52	12.41	14.42		
% Other Retail to Total Receivables	5	10.36	12.15	7.96	7.40	9.28		
% Direct Cash Loans (Real Estate Collateral) to Total Receivables	6	33.36	21.17	18.83	18.85	18.42		
% Direct Cash Loans (Unsecured or Collateral other than Real Estate) to Total Receivables	7		9.99	9.20	8.56	9.11		
% Commercial Loans to Total Receivables	8	25.42	25.30	29.25	32.01	28.85		
% Lease Contract Receivables to Total Receivables	9	8.15	8.92	13.09	11.80	10.92		
% Wholesale to Total Receivables	10	3.33	3.26	6.74	6.93	7.61		
% Other Receivables to Total Receivables	11	1.05	1.09	1.41	2.04	1.39		
% Receivables Maturing in 12 Months	12	41.16	38.37	37.20	37.84	38.85		
% Receivables Maturing over 12 Months	13	58.84	61.63	62.80	62.16	61.15		
% Cash, Wholesale, Fast Turning Commercial Loans and Instalment Receivables Maturing in 12 Months to Total Non-Subordinated Debt	14	64.03	60.63	57.41	54.78	52.13		
No. of Months' Collections Required to Pay Total Non-Subordinated Debt (net of cash, wholesale, and fast turning commercial loans)	15	33.48	36.25	36.87	37.69	38.44		
% Bank Borrowings to Total Non-Subordinated Debt	16	2.47	2.76	3.59	3.19	2.94		
% Open Market Borrowings to Total Non-Subordinated Debt	17	51.42	52.15	49.89	50.44	46.08		
% Unused Lines to Open Market Borrowings	18	106.98	102.12	109.08	103.82	99.53		
% Retail Balances with Instalments Delinquent 60 Days or Over (Contractual Basis) to Total Related Receivables	19	1.38	1.65	1.76	1.83	1.41		

Name of Company Composite Companies

X10212-A

FIRST CHICAGO
The First National Bank of Chicago

DIVERSIFIED FINANCE COMPANY RATIOS

Statement Date		12-31 1980	12-31 1981	12-31 1982	12-31 1983	12-31 1984		
% Commercial Loan Balances with Instalments Delinquent 60 Days or Over (Contractual Basis) to Total Related Receivables	20		2.49	3.55	3.81	3.32		
% Direct Cash Loan Balances with Instalments Delinquent 60 Days or Over (Contractual Basis) to Total Related Receivables	21		2.28	3.32	2.34	1.92		
% Repossessions to Net Worth	22	3.30	3.34	4.11	4.37	4.17		
% Reserve for Losses to Related Receivables	23	1.82	1.81	1.94	2.22	1.82		
% Deferred Income to Total Receivables with Charges Included in Face Amount of Notes	24	21.02	21.65	22.01	20.53	19.57		
% Retail Losses (charge-offs net of recoveries) to Retail Receivables Liquidated	25	1.16	.89	.94	.43	.46		
% Wholesale Losses (charge-offs net of recoveries) to Wholesale Receivables Liquidated	26	.36	.24	.37	.43	.50		
% Commercial Loan Losses (charge-offs net of recoveries) to Commercial Loans Liquidated	27	.92	.72	1.68	1.53	.89		
Volume of Business for the Period								
% Retail Automobile	28							
% Other Retail	29							
% Direct Cash Loans	30							
% Commercial Lending	31							
% Wholesale	32							
% Leasing	33							
% Other	34							
Analysis of Retail Automobile Volume								
% New Car	35	39.78	42.04	39.77	41.87	42.13		
% Used Car	36	60.22	57.96	60.23	58.13	57.87		
% New Car Paper Maturing Longer than 36 Months	37	61.84	70.95	73.23	76.20	80.97		

Name of Company Composite Companies

X10212-B

FIRST CHICAGO
The First National Bank of Chicago

DIVERSIFIED FINANCE COMPANY RATIOS

Statement Date		12-31 1980	12-31 1981	12-31 1982	12-31 1983	12-31 1984		
% New Car Paper with Advances over 110% of Dealer's Cost	38	4.62	7.70	8.30	8.22	N/A		
% Used Car Paper with Advances over 120% of Wholesale Value	39	2.77	2.28	2.85	2.10	N/A		
Volume for Period (Millions)	40	102,287	130,557	123,434	151,049	170,708		
Total Outstandings (Millions)	41	67,561	87,245	89,463	98,046	111,763		
Average Net Receivables (Millions)	42	2,177	2,466	2,640	3,296	3,871		
% Gross Finance Revenue to Average Net Receivables	43	18.52	19.81	18.85	17.11	18.04		
% Operating Expenses (excluding Loss Provision) to Average Net Receivables	44	5.58	4.98	5.00	4.37	4.34		
% Loss Provision to Average Net Receivables	45	1.40	1.08	1.54	1.57	1.58		
% Interest Expense to Average Net Receivables	46	9.54	11.86	10.33	8.39	9.22		
% Net Profit from Finance Operations to Average Net Receivables	47	.98	1.16	1.55	1.92	2.18		
% Consolidated Net Income to Average Net Worth	48	7.25	8.18	11.81	14.29	14.73		
% Dividends to Consolidated Net Income	49	38.09	41.60	39.69	42.46	38.77		
% Subordinated Term Debt to Capital Funds	50	34.37	33.73	29.11	28.01	26.52		
% Preferred Stock to Capital Funds	51	3.82	3.87	3.55	4.45	4.50		
% Common Stock to Capital Funds	52	6.74	6.99	7.08	7.28	7.58		
% Capital and Earned Surplus to Capital Funds	53	55.07	55.41	60.26	60.26	61.40		
% Total Expenses Including Taxes to Gross Finance Revenue	54	97.15	96.11	91.62	91.22	90.05		
% Interest and Debt Expenses to Average Total Borrowings	55	N/A	12.58	11.29	9.01	11.18		
Ratio—Times Fixed Charges Earned	56	1.19	1.17	1.26	1.36	1.35		

Name of Company Composite Companies

X10212-C